JUL 2 5 2005 H. Docket: 00280686AA (YOR920000824US1)

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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Tracy J. Kimbrel et al.

Confirmation No.: 9757

Serial No.: 10/000,320

Group Art Unit: 2143

Filed: December 4, 2001

Examiner: Alina A. Boutah

For: DYNAMIC RESOURCE ALLOCATION

USING KNOWN FUTURE BENEFITS

Commissioner for Patents United States Patent and Trademark Office P. O. Box 1450 Alexandria, Virginia 22313-1450

## AMENDMENT UNDER 37 C. F. R. §1.111

Sir:

In response to the Office Action mailed May 4, 2005, please amend the above-identified application as follows:

Amendments to the Specification: Amendments to the specification begin on page 2 of this paper.

Amendments to the Claims: Amendments to the claims are indicated by the notation "currently amended" in the listing of claims beginning on page 4 of this paper.

Amendments to the Drawings: There are no amendments to the drawings in this paper.

Remarks: The "REMARKS" section begins on page 8 of this paper.

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AMENDMENT TRANSMITTAL LETTER (Large Entity)						Docket No.		
Applicant(s): T. Kimbrel, et al.					YOR920000824US1			
Application No.	Filing Date	Examiner	Customer I	VO.	Group Art Unit	Confirmation No.		
10/000,320	December 4, 2001	A. A. Boutah	30743		2143	9757		
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Invention: DYNAMIC RESOURCE ALLOCATION USING KNOWN FUTURE BENEFITS								
COMMISSIONER FOR PATENTS:								
Transmitted herewith is an amendment in the above-identified application.								
The fee has been calculated and is transmitted as shown below.								
CLAIMS AS AMENDED								
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	CLAIMS REMAINING	HIGHEST #	NUMBER EXTRA		RATE	ADDITIONAL		
TOTAL CLAIMS	AFTER AMENDMENT  15 -	PREV. PAID FOR	CLAIMS PRESENT  0	x	\$50.00	FEE \$0.00		
INDEP. CLAIMS	3 -	3 =	0	×	\$200.00	\$0.00		
Multiple Dependent Claims (check if applicable)					7200.00	\$0.00		
TOTAL ADDITIONAL FEE FOR THIS AMENDMENT \$0.00								
No additional fee is required for amendment.  Please charge Deposit Account No. in the amount of  A check in the amount of to cover the filling fee is enclosed.  The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account 50-0510  Any additional filing fees required under 37 C.F.R. 1.16.  Any patent application processing fees under 37 CFR 1.17.  Payment by credit card. Form PTO-2038.  WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.  Dated: July 25, 2005  Dated: July 25, 2005  I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mall in an envelope addressed to "Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" [37 CFR 1.8(a)] on (Date)								
сс:	Signature of Person Mailing Correspondence  HAND DELIVERED  Typed or Printed Name of Person Mailing Correspondence							